

What is Claimed is:

1. A method operable on a computer for providing a program price for the purchase of a vehicle fuel, comprising the steps of:

receiving usage data;

5 receiving program sponsor data;

calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

guaranteeing said program price; and

10 storing said program price on said computer for use in association with a purchase of said vehicle fuel.

2. A method in accordance with claim 1 wherein said sponsor data includes a fee paid by said program sponsor.

5 3. A method in accordance with claim 2 wherein said fee comprises a one-time payment by said program sponsor.

4. A method in accordance with claim 2 wherein said fee comprises multiple payments each contingent on the occurrence of an event.

20 5. A method in accordance with claim 4 wherein said event is the purchase of said vehicle fuel by a customer.

25 6. A method in accordance with claim 3 wherein said fee is for the establishment of a new customer account.

7. A method in accordance with claim 1 and further including the step of determining a price for said vehicle fuel, and wherein:

30 said step of calculating said program price includes using said price for said vehicle fuel.

8. A method in accordance with claim 1 and further including the step of determining a price for fuel oil, and wherein:

said step of calculating said program price includes using said price for said fuel oil.

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9. A method in accordance with claim 1 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

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10. A method in accordance with claim 1 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

11. A method in accordance with claim 1 wherein said program price is a discount to said current price.

12. A method in accordance with claim 11 wherein said discount is a fixed currency value.

13. A method in accordance with claim 11 wherein said discount is relative to the cost of said vehicle fuel.

14. A method in accordance with claim 1 wherein said program price is a capped price.

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15. A system for providing a program price for the purchase of a vehicle fuel, comprising:

a processor;

a memory operatively connected to said processor;

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said processor operative with control instructions in said memory to perform the steps of:

receiving usage data;
receiving program sponsor data;
calculating, using said usage data and said program sponsor data, said program price for said vehicle fuel;
5 guaranteeing said program price; and
storing said program price in said memory for use in association with a purchase of said vehicle fuel.

16. The system of claim 15 wherein said sponsor data includes a fee paid by said
10 program sponsor.

17. The system of claim 16 wherein said fee comprises a one-time payment by said
program sponsor.

18. The system of claim 16 wherein said fee comprises multiple payments each
contingent on the occurrence of an event.

19. The system of claim 18 wherein said event is the purchase of said vehicle fuel by
a customer.

20. The system of claim 17 wherein said fee is for the establishment of a new
customer account.

21. The system of claim 15 wherein said processor is further operative to perform the
25 step of determining a price for said vehicle fuel, and wherein:
 said step of calculating said program price includes using said price for said
vehicle fuel.

22. The system of claim 15 wherein said processor is further operative to perform the
30 step of determining a price for fuel oil, and wherein:

said step of calculating said program price includes using said price for said fuel oil.

23. The system of claim 15 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

24. The system of claim 15 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

25. The system of claim 15 wherein said program price is a discount to said current price.

26. The system of claim 25 wherein said discount is a fixed currency value.

27. The system of claim 25 wherein said discount is relative to the cost of said vehicle fuel.

28. The system of claim 15 wherein said program price is a capped price.

29. A computer-readable medium operative with a computer to provide a program price for the purchase of a vehicle fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving usage data;

receiving program sponsor data;

calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

guaranteeing said program price; and

storing said program price on said computer for use in association with a purchase of said vehicle fuel.

30. A system for providing a program price for the purchase of a vehicle fuel, comprising:

means for receiving usage data;

means for receiving program sponsor data;

5 means for calculating, using said usage data and said program sponsor data, said program price for said vehicle fuel;

means for guaranteeing said program price; and

means for storing said program price in said memory for use in association with a purchase of said vehicle fuel.

10 31. A method operable on a computer for providing a program price for the purchase of a vehicle fuel, comprising the steps of:

receiving usage data;

receiving program sponsor data;

5 calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

guaranteeing said program price;

15 developing, using said usage data and said program sponsor data, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

20 storing said program price on said computer for use in association with a purchase of said vehicle fuel.

25 32. A method in accordance with claim 31 wherein said sponsor data includes a fee paid by said program sponsor.

33. A method in accordance with claim 32 wherein said fee comprises a one-time payment by said program sponsor.

30 34. A method in accordance with claim 32 wherein said fee comprises multiple payments each contingent on the occurrence of an event.

35. A method in accordance with claim 31 and further including the step of determining a price for said vehicle fuel, and wherein:

5 said step of calculating said program price includes using said price for said vehicle fuel; and
 said step of developing a financial hedging strategy includes using said price for said vehicle fuel.

36. A method in accordance with claim 31 and further including the step of determining a price for fuel oil, and wherein:

10 said step of calculating said program price includes using said price for said fuel oil; and
 said step of developing a financial hedging strategy includes using said price for said vehicle fuel.

37. A method in accordance with claim 31 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

20 38. A method in accordance with claim 31 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

25 39. A method in accordance with claim 31 wherein said hedging strategy includes purchasing a futures contract on said vehicle fuel.

40. A method in accordance with claim 31 wherein said program price is a discount to said current price.

30 41. A method in accordance with claim 31 wherein said program price is a capped price.

42. A system for providing a program price for the purchase of a vehicle fuel, comprising:

a processor;

5 a memory operatively connected to said processor;

said processor operative with control instructions in said memory to perform the steps of:

receiving usage data;

receiving program sponsor data;

10 calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

guaranteeing said program price;

developing, using said usage data and said program sponsor data, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

15 storing said program price on said computer for use in association with a purchase of said vehicle fuel.

43. The system of claim 42 wherein said sponsor data includes a fee paid by said program sponsor.

44. The system of claim 43 wherein said fee comprises a one-time payment by said program sponsor.

25 45. The system of claim 43 wherein said fee comprises multiple payments each contingent on the occurrence of an event.

46. The system of claim 42 wherein said processor is further operative to perform the step of determining a price for said vehicle fuel, and wherein:

30 said step of calculating said program price includes using said price for said vehicle fuel; and

said step of developing a financial hedging strategy includes using said price for said vehicle fuel.

47. The system of claim 42 wherein said processor is further operative to perform the step of determining a price for fuel oil, and wherein:

said step of calculating said program price includes using said price for said fuel oil; and

said step of developing a financial hedging strategy includes using said price for said vehicle fuel.

48. The system of claim 42 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

49. The system of claim 42 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

50. The system of claim 42 wherein said hedging strategy includes purchasing a futures contract on said vehicle fuel.

51. The system of claim 42 wherein said program price is a discount to said current price.

52. The system of claim 42 wherein said program price is a capped price.

53. A computer-readable medium operative with a computer to provide a program price for the purchase of a vehicle fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving usage data;

receiving program sponsor data;

calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

guaranteeing said program price;

developing, using said usage data and said program sponsor data, a financial

5 hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

storing said program price on said computer for use in association with a purchase of said vehicle fuel.

10 54. A system for providing a program price for the purchase of a vehicle fuel, comprising:

means for receiving usage data;

means for receiving program sponsor data;

15 means for calculating, on said computer, using said usage data and said program sponsor data, said program price for said vehicle fuel;

means for guaranteeing said program price;

means for developing, using said usage data and said program sponsor data, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

20 means for storing said program price on said computer for use in association with a purchase of said vehicle fuel.

55. A method operable on a computer for providing a program price for the purchase of a vehicle fuel, comprising the steps of:

25 receiving usage data;

receiving program sponsor data;

determining a market indicator relevant to the future price of said vehicle fuel;

calculating said program price;

guaranteeing said program price;

developing, using said usage data, said program sponsor data and said market indicator, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

5 storing said program price on said computer for use in association with a purchase of said vehicle fuel.

56. A method in accordance with claim 55 wherein said sponsor data includes a fee paid by said program sponsor.

10 57. A method in accordance with claim 56 wherein said fee comprises a one-time payment by said program sponsor.

58. A method in accordance with claim 56 wherein said fee comprises multiple payments each contingent on the occurrence of an event.

15 59. A method in accordance with claim 55 wherein said market indicator includes a price for said vehicle fuel.

20 60. A method in accordance with claim 55 wherein said market indicator includes a price for fuel oil.

61. A method in accordance with claim 55 wherein said step of calculating said program price includes using said usage data and financial hedging strategy.

25 62. A method in accordance with claim 55 wherein said step of calculating said program price includes using said usage data and said program sponsor data.

30 63. A method in accordance with claim 55 wherein said step of calculating said program price includes using said usage data, said program sponsor data and said financial hedging strategy.

64. A method in accordance with claim 55 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

5 65. A method in accordance with claim 55 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

66. A method in accordance with claim 55 wherein said hedging strategy includes
10 purchasing a futures contract on said vehicle fuel.

67. A method in accordance with claim 55 wherein said program price is a discount to said current price.

15 68. A method in accordance with claim 55 wherein said program price is a capped price.

69. A system for providing a program price for the purchase of a vehicle fuel,
comprising:

20 a processor;

a memory operatively connected to said processor;

said processor operative with control instructions in said memory to perform the steps of:

25 receiving usage data;

receiving program sponsor data;

determining a market indicator relevant to the future price of said vehicle fuel;

calculating said program price;

guaranteeing said program price;

developing, using said usage data, said program sponsor data and said market indicator, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

5 storing said program price on said computer for use in association with a purchase of said vehicle fuel.

70. The system of claim 69 wherein said sponsor data includes a fee paid by said program sponsor.

10 71. The system of claim 70 wherein said fee comprises a one-time payment by said program sponsor.

72. The system of claim 70 wherein said fee comprises multiple payments each contingent on the occurrence of an event.

15 73. The system of claim 69 wherein said market indicator includes a price for said vehicle fuel.

74. The system of claim 69 wherein said market indicator includes a price for fuel oil.

20 75. The system of claim 69 wherein said step of calculating said program price includes using said usage data and financial hedging strategy.

25 76. The system of claim 69 wherein said step of calculating said program price includes using said usage data and said program sponsor data.

77. The system of claim 69 wherein said step of calculating said program price includes using said usage data, said program sponsor data and said financial hedging strategy.

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78. The system of claim 69 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

5 79. The system of claim 69 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

80. The system of claim 69 wherein said hedging strategy includes purchasing a futures contract on said vehicle fuel.

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81. The system of claim 69 wherein said program price is a discount to said current price.

82. The system of claim 69 wherein said program price is a capped price.

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83. A computer-readable medium operative with a computer to provide a program price for the purchase of a vehicle fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving usage data;

receiving program sponsor data;

determining a market indicator relevant to the future price of said vehicle fuel;

calculating said program price;

guaranteeing said program price;

developing, using said usage data, said program sponsor data and said market

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indicator, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

storing said program price on said computer for use in association with a purchase of said vehicle fuel.

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84. A system for providing a program price for the purchase of a vehicle fuel, comprising:

means for receiving usage data;
means for receiving program sponsor data;
means for determining a market indicator relevant to the future price of said vehicle fuel;
5 means for calculating said program price;
means for guaranteeing said program price;
means for developing, using said usage data, said program sponsor data and said market indicator, a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and
10 means for storing said program price on said computer for use in association with a purchase of said vehicle fuel.

85. A method operable on a computer for processing a payment due on a purchase of a vehicle fuel by a customer, comprising the steps of:

15 receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier and a purchase price;
receiving a payment identifier of a payment mechanism for use in paying for said purchase of said vehicle fuel;
retrieving from said computer, using said account identifier, a program price
20 associated with said account identifier;
calculating on said computer a discount due to said customer based in part on the difference between said program price and said purchase price; and
initiating a payment for said purchase of said vehicle fuel using said payment mechanism.

25 86. A method in accordance with claim 85 wherein said payment identifier and said account identifier are identical.

87. A method in accordance with claim 85 wherein said payment mechanism is a
30 financial account selected from a group consisting of a credit card account, a debit card account and a bank account.

88. A method in accordance with claim 85 wherein said payment mechanism comprises a debit of a prepaid account.

5 89. A method in accordance with claim 85 and further including the step of providing said discount to said customer.

90. A method in accordance with claim 89 wherein said step of providing said discount includes crediting an account.

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91. A method in accordance with claim 89 wherein said step of providing said discount includes lowering said purchase price.

92. The method of claim 85 wherein said program price is a discount to said retail price.

93. The method of claim 85 wherein said program price is a capped price.

94. A system for processing a payment due on a purchase of a vehicle fuel by a customer, comprising:

a processor;

a memory operatively connected to said processor;

said processor operative with control instructions in said memory to perform the steps of:

25 receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier and a purchase price;

receiving a payment identifier of a payment mechanism for use in paying for said purchase of said vehicle fuel;

retrieving from said computer, using said account identifier, a program price
30 associated with said account identifier;

calculating on said computer a discount due to said customer based in part on the difference between said program price and said purchase price; and

initiating a payment for said purchase of said vehicle fuel using said payment mechanism.

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95. The system of claim 94 wherein said payment identifier and said account identifier are identical.

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96. The system of claim 94 wherein said payment mechanism is a financial account selected from a group consisting of a credit card account, a debit card account and a bank account.

97. The system of claim 94 wherein said payment mechanism comprises a debit of a prepaid account.

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98. The system of claim 94 wherein said processor is further operative to perform the step of providing said discount to said customer.

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99. The system of claim 98 wherein said step of providing said discount includes crediting an account.

100. The system of claim 98 wherein said step of providing said discount includes lowering said purchase price.

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101. The system of claim 94 wherein said program price is a discount to said retail price.

102. The system of claim 94 wherein said program price is a capped price.

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103. A computer-readable medium operative with a computer for processing a payment due on a purchase of a vehicle fuel by a customer, said computer-readable

medium including control information to control the operation of a computer to perform the steps of:

receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier and a purchase price;

5 receiving a payment identifier of a payment mechanism for use in paying for said purchase of said vehicle fuel;

retrieving from said computer, using said account identifier, a program price associated with said account identifier;

10 calculating on said computer a discount due to said customer based in part on the difference between said program price and said purchase price; and

initiating a payment for said purchase of said vehicle fuel using said payment mechanism.

104. A system for processing a payment due on a purchase of a vehicle fuel by a customer, comprising the steps of:

means for receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier and a purchase price;

means for receiving a payment identifier of a payment mechanism for use in paying for said purchase of said vehicle fuel;

20 means for retrieving from said computer, using said account identifier, a program price associated with said account identifier;

means for calculating on said computer a discount due to said customer based in part on the difference between said program price and said purchase price; and

25 means for initiating a payment for said purchase of said vehicle fuel using said payment mechanism.

105. A method of purchasing a vehicle fuel at a discounted program price, comprising the steps of:

providing an account identifier identifying a program price for said vehicle fuel;

30 providing a payment identifier identifying a payment mechanism; and

purchasing said vehicle fuel with said payment mechanism at said program price.

106. A method in accordance with claim 105 wherein said step of providing said account identifier comprises providing said account identifier over the Internet.

5 107. A method in accordance with claim 105 wherein said step of purchasing said vehicle fuel includes receiving a discount to a retail price.

108. A method in accordance with claim 105 wherein said discount comprises a credit to an account.

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109. A method in accordance with claim 105 wherein said discount comprises a lowering of a retail price at a time of purchase.

110. A system for purchasing a vehicle fuel at a discounted program price, comprising:
15 means for providing an account identifier identifying a program price for said vehicle fuel;
means for providing a payment identifier identifying a payment mechanism; and
means for purchasing said vehicle fuel with said payment mechanism at said program price.

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111. The system of claim 110 wherein said means for providing said account identifier comprises means for providing said account identifier over the Internet.

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112. The system of claim 110 wherein said means for purchasing said vehicle fuel includes means for receiving a discount to a retail price.

113. The system of claim 112 wherein said discount comprises a credit to an account.

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114. The system of claim 112 wherein said discount comprises a lowering of a retail price at a time of purchase.